ELECTRONIC PROOF OF CLAIM (ePOC).

Filing and Amending Claims:

- Proofs of claim may be filed electronically through the <u>Electronic Proof of Claim (ePOC)</u> program included on the Court's website at <u>www.sdb.uscourts.gov</u>.
- Proofs of claim for all chapters may be filed electronically.
- A login/password is not required.
- The ePOC program will automatically prepare the official proof of claim form (B10), when filing a claim and when amending a claim, based on the information entered into the program. Do **not** attach a PDF of the proof of claim form.
- The name and complete address of the creditor must appear. If an attorney is filing the claim on behalf of a creditor, the attorney must also enter his/her name and address. The name and title, if any, of the person authorized to file the claim is required.

Penalty for filing a fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Withdrawing Claims:

Proofs of claim may be withdrawn electronically.

Supplementing Claims:

 Proofs of claim may be <u>supplemented</u> electronically through the filing of a Notice of Mortgage Payment Change, a Notice of Postpetition Mortgage Fees, Expenses, and Charges, or a Response to Notice of Final Cure Payment.

HELPFUL TIPS.

- 1. Verify the name of the debtor and case number prior to filing. The case number and name of the debtor will display at the top of the page. If you have entered the incorrect case number, use the 'Back' button to return to the first screen to enter the correct case number.
- 2. If you are a creditor's attorney filing the claim, be sure to indicate the appropriate payment address for the creditor. If a separate payment address is not entered, any funds will be sent to the creditor at the address listed in the "where notices should be sent" field of the claim form.
- 3. Include a telephone number (area code ###-###).
- 4. Include an e-mail address.
- 5. If you are amending a claim for any reason, be sure to check the 'Amends' box on the claim form.
- 6. Verify the amounts entered in Items 1, 4 and 5. The total amount claimed is required in Item 1. Do not use commas when entering an amount in any of the boxes.
- 7. If there is supporting documentation for your claim, select 'Yes' at the bottom of the form (before the signature line). After clicking on 'Submit Claim,' you will be able to attach your documentation.
- 8. If you are entering zero for the amount owed because the amount is unknown at the time of filing the claim, be sure to use the 4 digits 00.00. The form will not accept any other combination. Attach the appropriate documentation to your claim to explain the zero amount.
- 9. If there is insufficient space in the blocks provided on the fillable claim form to enter information you wish to provide regarding the basis of your claim, attach that information as supporting documentation.
- 10. Print or save the completed proof of claim. An option to view/print is displayed on screen after the submission of the claim. This screen also displays the claim number assigned to your claim.

FREQUENTLY ASKED QUESTIONS.

- 1. Can I file an electronic proof of claim in any chapter case? Yes.
- 2. Do I need to attach the B10 claim form as an attachment? No. As you are entering the data, the proof of claim (B10) form will be created. The only attachments will be supporting documentation.
- 3. Is a signature required on the proof of claim? Yes. Type the name and title, if any, of the person authorized to file the claim on behalf of the creditor. If you have a copy of a power of attorney, attach it to the claim as supporting documentation. NOTE: Filing the claim electronically is deemed to be the filer's approved signature for the purpose of all applicable laws and rules.
- 4. Can I include a separate mailing address for payments? Yes. Check the box indicating that the Payment Address is different from the Notice Address. An additional address field will appear for this alternate address for payments.
- 5. Can I get a file-stamped acknowledgment of the proof of claim? Yes. The Court's claim number will display with a link to the electronically file-stamped proof of claim upon submitting the claim. The claim will be file-stamped as of the entry date. Please print or save it at this time.
- 6. I am a creditor's attorney and will be filing a claim on behalf of my client. How do I record the creditor's address and my address as attorney? When filing the claim, there is a drop-down box on the first screen which allows the filer to select who is submitting the claim. The options are: Creditor, Creditor's Attorney, Debtor, Debtor's Attorney, or Trustee. If the attorney is the filer, you will be able to add the attorney's name and address and select the creditor's name from the list of creditors in the case or if the creditor is not listed or is listed incorrectly, you will be able to add the correct creditor. Both names and addresses will be added to the mailing matrix and displayed on the proof of claim and the claims register.
- 7. I filed a claim and my attachment did not properly attach to the claim filed. How do I get the supporting documentation filed?
 - a. You must file an amended claim and attach the supporting documentation. Do not fax or mail attachments to the clerk's office and/or the trustee's office unless specifically requested to do so.
 - b. When filing the amended claim, check the box on the form designating that the claim is amended. Select the claim number of the claim being amended.
 - c. All attachments must be in PDF format. If you are scanning documents, make sure you scan them in black and white. Do not scan in color.
 - d. Confirm that each PDF document being attached is less than 8 MB in size.
- 8. When will the claim appear on the claims register? The claim will immediately appear on the claims register upon submitting the proof of claim.

- 9. Will the trustee be served with the proof of claim? Yes. The trustee will receive electronic notice of the filed claim. Do not mail a copy of the claim to the trustee.
- 10. I need to amend a claim. How do I do this? When completing the fillable claim form, check the box (above Item 1 on the form) to indicate the claim amends a previously filed claim. Enter the Court claim number of the previously filed claim.
- 11. If my claim has been paid, should I file a withdrawal of claim? No. A withdrawal of claim is typically filed when the claim was filed in error and there are no funds due the creditor from the estate. If you file a withdrawal of claim in a case where you have received distributions from the trustee, the trustee's office may contact you regarding a refund of those distributions.
- 12. At the time of filing my claim, I do not know the amount that is due. How do I enter "Unknown" in the amount for the claim? In the amount box, enter: 00.00. Attach documentation to the claim explaining the reason the 00.00 was entered. Once you know the amount of the claim, file an amended claim.